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**IN THE UNITED STATES COURT FOR THE DISTRICT OF UTAH
CENTRAL DIVISION**

MELINDA BARLOW, individually and on
behalf of all others similarly situated,
Plaintiff,

v.

ZIONS FIRST NATIONAL BANK,
Defendant.

**DUCivR 3-3 NOTICE OF MULTI-
DISTRICT LITIGATION**

Case No. 2:11-CV-00929-BSJ

Judge Bruce S. Jenkins

The Plaintiff alleges in this action that Defendant Zions First National Bank imposed excessive overdraft fees on customers' checking accounts by engaging in practices that improperly maximized these fees. Other than having different parties, the allegations in this case are essentially identical to those being pursued in the numerous other cases that the Multidistrict Panel has already transferred for coordinated or consolidated pre-trial proceedings before Judge James Lawrence King in the Southern District of Florida pursuant to the Panel's initial June 10,

2009 order in this MDL No. 2036 and pursuant to the many subsequent Transfer Orders of the Panel. A list of related cases is attached hereto.

Dated: October 7, 2011

ANDERSON & KARRENBURG

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MDL No. 2036 IN RE: Checking Account Overdraft Litigation

James Lawrence King, presiding

Date filed: 02/26/2009**Date of last filing:** 10/07/2011**Associated Cases**

MDL	Civil Action	Start Date	End Date
MDL No. 2036	ALS/1:09-cv-00549 Willie James Moore v. BBVA Compass, et al. (Closed)	09/09/2009	09/29/2009
	ARE/4:11-cv-00266 Sachar et al v. IBERIABANK Corporation et al (CTO Final)	03/24/2011	07/19/2011
	ARE/4:11-cv-00375 Rider et al v. Regions Financial Corporation et al (Transfer)	05/04/2011	08/08/2011
	AZ/4:09-cv-00075 Georgio Churchwell v. Wells Fargo Bank, N.A., et al. (Closed)	06/12/2009	11/24/2009
	CAC/2:09-cv-00176 Adam Najemy v. Bank of America Corp., et al. (Closed)	03/17/2009	05/21/2009
	CAC/2:09-cv-06967 Andrea Luquetta v. J.P. Morgan Chase Bank, N.A. (CTO Final)	10/13/2009	10/29/2009
	CAC/2:10-cv-00550 Robert Townsend v. Wells Fargo Bank & Co., et al. (CRO/Remand Final)	03/02/2010	07/21/2011
	CAC/2:10-cv-02469 Betty Orallo v. Bank of the West (CTO Final)	04/23/2010	08/06/2010
	CAC/2:10-cv-03423 Victor M. Braden, et al. v. Wells Fargo Bank, N.A., et al. (Closed)	05/13/2010	07/23/2010
	CAC/8:10-cv-00527 Laura Knighten v. Bank of America, N.A. (Closed)	05/13/2010	02/03/2011
	CAN/3:07-cv-05923 Claudia Sanchez, et al. v. Wells Fargo & Co., et al. (Denied)	06/12/2009	10/07/2009
	CAN/3:08-cv-04610 Celia Spears-Haymond v. Wachovia Corp., et al. (Transfer)	06/10/2009	06/10/2009
	CAN/3:08-cv-05739 Donna McMillian, et al. v. Wells Fargo Bank, N.A. (Closed)	06/25/2009	11/24/2009
	CAN/3:09-cv-01579 George T. Burke v. U.S. Bancorp, et al. (Closed)	07/23/2009	11/23/2009
	CAN/3:09-cv-02071 Willyum Waters, et al. v. U.S. Bancorp, et al. (CTO Final)	07/23/2009	08/27/2009
	CAN/3:09-cv-02186 Steve Yourke, et al. v. Bank of America, N.A., et al. (CTO Final)	06/12/2009	06/30/2009
	CAN/3:09-cv-04700 Linda D. Ray v. Wells Fargo & Co., et al. (Closed)	10/13/2009	11/24/2009
	CAN/3:09-cv-05338 Josh Naehu-Reyes v. Unionbancal Corp., et al. (Closed)	01/14/2010	06/07/2010

	<u>CAN/3:09-cv-05622 Katherine Anne Williams v. Wachovia Bank, N.A. (CTO Final)</u>	01/14/2010	01/29/2010
	<u>CAN/3:10-cv-03956 Loretta A. Billen v. Bank of the West (Closed)</u>	09/22/2010	12/13/2010
	<u>CAN/4:08-cv-05101 Mike Amrhein v. Citibank, Inc., et al. (Transfer)</u>	06/10/2009	06/10/2009
	<u>CAN/4:09-cv-03250 Cynthia Larsen v. Union Bank, N.A., et al. (CTO Final)</u>	09/28/2009	10/14/2009
	<u>CAN/4:10-cv-02736 Saynyohoh Dee v. Bank of the West (CTO Final)</u>	07/21/2010	08/05/2010
	<u>CAN/4:11-cv-01222 Kennedy v. Wells Fargo Bank N.A. (CTO Final)</u>	03/21/2011	03/31/2011
	<u>CAS/3:09-cv-02115 John D. Kirkland v. JP Morgan Chase Bank, et al. (Closed)</u>	10/27/2009	06/07/2010
	<u>CAS/3:09-cv-02179 Sandra Quarles v. Union Bank, N.A., et al. (Closed)</u>	11/24/2009	06/10/2010
	<u>CAS/3:09-cv-02232 Donald Kimenker v. U.S. Bancorp, et al. (Closed)</u>	10/27/2009	06/07/2010
	<u>CO/1:09-cv-00253 Lynn Egan v. Wells Fargo & Co., et al. (Closed)</u>	06/12/2009	11/24/2009
	<u>CO/1:09-cv-02940 Preston & Associated Intn'l, P.C. v. Wells Fargo & Co., et al. (CTO Final)</u>	03/02/2010	03/17/2010
	<u>CT/3:10-cv-01448 Kelly v. Webster Bank NA (Denied)</u>	10/02/2010	02/03/2011
	<u>DC/1:10-cv-00040 Anne-Marie Mascaro v. TD Bank, Inc. (CTO Final)</u>	03/02/2010	03/17/2010
	<u>DC/1:10-cv-00232 Ramona Trombley, et al. v. National City Bank (Denied)</u>	04/15/2010	08/09/2010
	<u>FLM/2:10-cv-00376 Jeffrey M. Eno, et al. v. M&I Marshall & Ilsley Bank (CTO Final)</u>	07/08/2010	07/23/2010
	<u>FLM/2:11-cv-00405 Webb v. Republic Bank & Trust Company (Closed)</u>	07/20/2011	07/21/2011
	<u>FLM/6:11-cv-01414 Graham v. Hancock Bank (Closed)</u>	08/25/2011	10/04/2011
	<u>FLM/8:11-cv-01610 Ingram v. Regions Financial Corporation et al (Closed)</u>	07/25/2011	08/26/2011
	<u>FLM/8:11-cv-01896 LaCour v. Whitney Bank (CTO Opposed)</u>	08/23/2011	09/02/2011
	<u>FLN/1:10-cv-00090 Shane Swift v. BancorpSouth, Inc. (Transfer)</u>	06/03/2010	10/18/2010
	<u>FLN/1:10-cv-00208 ANDERSON v. COMPASS BANK (Transfer)</u>	11/12/2010	02/03/2011
	<u>FLS/0:10-cv-60505 Michelle Keyes v. Fifth Third Bank (NTN)</u>	04/13/2010	04/13/2010
	<u>FLS/1:08-cv-22463 Melanie L. Garcia v. Wachovia Bank, N.A. (NTN)</u>	02/26/2009	06/10/2009
	<u>FLS/1:08-cv-23323 Ralph Tornes, et al. v. Bank of America, N.A. (NTN)</u>	02/26/2009	06/10/2009
	<u>FLS/1:09-cv-21863 Anthony Scott Poulin v. Wachovia Bank, N.A. (Closed)</u>	07/23/2009	11/23/2009
	<u>FLS/1:09-cv-22623 Raisa Construction Corp. v. Colonial Bank (Not Related)</u>	06/21/2010	06/21/2010
	<u>FLS/1:09-cv-23126 April Speers v. U.S. Bank, N.A. (NTN)</u>	07/29/2010	07/29/2010

	FLS/1:09-cv-23127 Estella A. Lopez, et al. v. J.P. Morgan Chase Bank, N.A. (NTN)	07/29/2010	07/29/2010
	FLS/1:10-cv-21283 Michelle Keyes v. Fifth Third Bank (NTN)	07/08/2010	07/08/2010
	FLS/1:10-cv-21556 Stephen T. Anderson v. Compass Bank (Closed)	06/24/2010	07/09/2010
	FLS/1:10-cv-21771 Robert A. Matos v. National City Bank (NTN)	06/24/2010	06/24/2010
	FLS/1:10-cv-21868 Fernando Hernandez, et al. v. Pnc Bank, N.a. (NTN)	07/08/2010	07/08/2010
	FLS/1:10-cv-21870 Gregory D. Mazzadra, et al. v. Td Bank, Inc. (NTN)	07/08/2010	07/08/2010
	FLS/1:10-cv-22190 Michael Dasher v. RBC Bank (USA) (NTN)	07/14/2010	07/14/2010
	FLS/1:10-cv-22317 Shalaby v. Banco Santander, S.A. et al (Closed)	12/17/2010	10/25/2010
	FLS/1:10-cv-23689 Tapp et al v. International Banchares Corporation (NTN)	10/12/2010	09/09/2011
	FLS/1:10-cv-23790 Eivet v. Iberiabank (NTN)	10/20/2010	09/09/2011
	FLS/1:11-cv-22454 Moore v. Suntrust Bank (NTN)	07/08/2011	09/09/2011
	GAN/1:06-cv-00560 Ken Vollmer v. Wachovia Bank, N.A. (Closed)	06/12/2009	11/23/2009
	GAN/1:09-cv-01558 Jeffrey Buffington, et al. v. SunTrust Banks, Inc. (Transfer)	07/23/2009	12/01/2009
	GAN/1:09-cv-01744 Faith Gordon v. Branch Banking & Trust Co. (Transfer)	07/16/2009	10/07/2009
	GAN/1:09-cv-02017 Linda McDaniel v. J.P. Morgan Chase Bank, N.A. (Closed)	08/18/2009	11/23/2009
	GAN/1:09-cv-02079 William W. Powell, Jr., et al. v. Bank of America Corp. (Closed)	08/18/2009	11/23/2009
	GAN/1:09-cv-02148 Juanita Dickerson v. Wachovia Bank, N.A. (State Court)	09/09/2009	11/13/2009
	GAN/1:09-cv-02545 Lawrence D. Hough, et al. v. Regions Financial Corp. (Transfer)	10/13/2009	02/03/2010
	GAN/1:10-cv-00271 Marlene Willard v. Fifth Third Bancorp (Denied)	03/02/2010	06/02/2010
	GAN/1:10-cv-01176 Howard Watson Green, Jr. v. Wachovia Bank, N.A. (CTO Final)	05/13/2010	05/28/2010
	GAN/1:10-cv-02747 Griner et al v. Synovus Bank (Denied)	10/07/2010	02/03/2011
	GAN/1:10-cv-03027 Childs et al v. Columbus Bank & Trust et al (CTO Final)	09/24/2010	10/25/2010
	GAN/1:11-cv-00401 Davis v. Renasant Bank (Transfer)	03/01/2011	05/20/2011
	ILN/1:09-cv-04381 M. Roger Olds v. U.S. Bank, N.A. (Closed)	08/18/2009	11/23/2009
	ILN/1:09-cv-05909 Yi Tang v. TCF Financial Corp. (Closed)	10/13/2009	10/28/2009
	ILN/1:09-cv-06655 Shannon Schulte v. Fifth Third Bank (Denied)	03/02/2010	06/03/2010
	ILN/1:10-cv-00533 Jessica Duval v. Citizens Financial Group, Inc. (CTO Final)	03/02/2010	03/17/2010
	ILN/1:10-cv-02543 Stephanie N. Blahut v. Harris, NA (CTO Final)	05/13/2010	05/28/2010

	<u>ILN/1:10-cv-05961</u> Solomon v. Bank of America, N.A. et al (Denied)	09/23/2010	02/03/2011
	<u>KYW/3:11-cv-00423</u> Webb v. Republic Bank & Trust Company (CTO Opposed)	08/04/2011	08/15/2011
	<u>LAE/2:09-cv-07776</u> Erich Webb Bailey v. SunTrust Bank, et al. (Closed)	01/19/2010	01/19/2010
	<u>LAE/2:10-cv-01505</u> Leanne Steen v. Capital One Financial Corp., et al. (CTO Final)	06/03/2010	06/18/2010
	<u>MA/1:09-cv-12118</u> Carly A. Dwyer v. Toronto-Dominion Bank (CTO Final)	03/02/2010	03/17/2010
	<u>MA/1:10-cv-10386</u> Eric Daniels v. Citizens Financial Group, Inc. (CTO Final)	04/23/2010	05/10/2010
	<u>MA/1:10-cv-11493</u> Shirley Durgin, et al. v. RBS Citizens, N.A., et al. (Closed)	09/22/2010	12/07/2010
	<u>MD/1:09-cv-02207</u> Maxine Aarons Given v. M&T Bank Corp. (Transfer)	09/28/2009	02/03/2010
	<u>MD/1:11-cv-00064</u> Lewis v. Sovereign Bank (Transfer)	01/17/2011	05/20/2011
	<u>MD/1:11-cv-02104</u> Mello et al v. Susquehanna Bank (CTO Final)	08/02/2011	08/16/2011
	<u>MIW/1:09-cv-00880</u> Michelle Gulley v. Huntington Bancshares, Inc., et al. (Closed)	10/27/2009	06/20/2011
	<u>MIW/1:10-cv-01117</u> Command et al v. Bank of America (Transfer)	11/17/2010	04/07/2011
	<u>MN/0:10-cv-03943</u> Kimberly Pellett, et al. v. TCF Bank, N.A., et al. (Denied)	09/24/2010	02/03/2011
	<u>MOW/4:10-cv-00328</u> Leslie J. Wolfegeher v. Commerce Bank, N.A. (CTO Final)	04/23/2010	05/10/2010
	<u>MOW/4:10-cv-00595</u> Michael McKinley v. Great Western Bank (CTO Final)	07/08/2010	07/23/2010
	<u>MOW/4:10-cv-00654</u> David Johnson v. UMB Bank N.A., et al. (Transfer)	08/16/2010	11/30/2010
	<u>MOW/4:10-cv-00685</u> Harold J. Joseph, Jr. v. Commerce Bank N.A., et al. (State Court)	07/27/2010	09/17/2010
	<u>NCE/5:10-cv-00329</u> Stephanie Avery v. RBC Bank (Transfer)	09/09/2010	11/30/2010
	<u>NCM/1:09-cv-00619</u> Doris Powell-Perry v. Branch Banking & Trust, Inc., et al. (Transfer)	09/28/2009	02/03/2010
	<u>NCM/1:09-cv-00678</u> Lacy Barras v. Branch Banking & Trust Co. (Transfer)	10/13/2009	02/03/2010
	<u>NJ/1:08-cv-05263</u> Ryan Phillip Pena v. Wachovia Bank, N.A. (Closed)	02/26/2009	11/23/2009
	<u>NJ/1:10-cv-00136</u> Donald Kimenker v. TD Bank, N.A., et al. (Closed)	03/02/2010	06/10/2010
	<u>NJ/1:10-cv-02718</u> John C. Chierici v. Citizens Financial Group, Inc., et al. (Closed)	06/28/2010	02/25/2011
	<u>NJ/2:09-cv-02138</u> Daniel Dachille, et al. v. Bank of America, N.A., et al. (Closed)	06/12/2009	11/23/2009
	<u>NJ/2:09-cv-05155</u> Virgilio S. Casayuran, Jr. v. PNC Bank, N.A. (Transfer)	10/27/2009	02/03/2010

	NM/6:09-cv-01072 Marc Martinez v. Wells Fargo Bank, N.A. (CTO Final)	11/24/2009	12/10/2009
	NV/3:09-cv-00065 Diane Mortenson v Wells Fargo Bank, N.A., et al. (Closed)	06/12/2009	11/24/2009
	NYE/2:11-cv-00701 Levin et al v. HSBC Bank USA, N.A. et al (Closed)	02/15/2011	02/28/2011
	NYS/1:09-cv-08780 Angela Walsh-Duffy, et al. v. JP Morgan Chase Bank, N.A., et al. (Closed)	01/14/2010	06/07/2010
	NYS/1:10-cv-04172 Jane Emmons v. Webster Bank, N.A. (Transfer)	06/03/2010	10/18/2010
	OHN/1:10-cv-00660 Nicholas J. Benedetti v. Key Corp., et al. (Closed)	04/23/2010	08/02/2010
	OHN/3:11-cv-01421 Creative Home Accents, LLC v. Fifth Third Bancorp et al (CTO Opposed)	07/18/2011	07/29/2011
	OKW/5:10-cv-00901 Terry Case v. Bank of Oklahoma, N.A. (Transfer)	09/09/2010	11/30/2010
	OKW/5:10-cv-01185 Phillips et al v. Bank of America NA (CTO Final)	11/09/2010	11/23/2010
	OR/3:09-cv-00409 April Speers v. U.S. Bank, N.A. (Closed)	08/18/2009	11/23/2009
	OR/3:09-cv-01329 Dolores Gutierrez v. Wells Fargo Bank, N.A. (CTO Final)	11/24/2009	12/10/2009
	PAE/2:10-cv-00731 Todd M. Mosser v. TD Bank, N.A. (CTO Final)	04/08/2010	04/23/2010
	RI/1:10-cv-00163 Michael L. Blankenship v. RBS Citizens, N.A., et al. (Transfer)	04/23/2010	08/09/2010
	TXE/9:09-cv-00146 James E. Spikes, et al. v. Regions Bank (Closed)	09/28/2009	10/21/2009
	TXN/3:10-cv-00326 Delphia Simmons v. Comerica, Inc. (Transfer)	04/23/2010	08/09/2010
	TXS/4:09-cv-02578 Vada Mitchell, et al. v. Wells Fargo Bank, N.A., et al. (Closed)	10/27/2009	12/03/2009
	TXS/4:10-cv-03911 Bevins v. International Bancshares Corporation (Closed)	10/26/2010	01/12/2011
	TXS/4:10-cv-04324 Waller et al v. First National Bank Texas, N.A. d/b/a First National Bank Texas et al (Closed)	11/05/2010	12/15/2010
	UT/2:11-cv-00929 Barlow v. Zions First National Bank (Awaiting Info)	10/05/2011	10/06/2011
	WAE/2:10-cv-00356 Brown et al v. US Bank National Association (CTO Final)	10/14/2010	11/15/2010
	WAW/2:08-cv-01476 Alex Zankich, et al. v. Wells Fargo Bank, N.A. (Transfer)	06/25/2009	10/07/2009
	WAW/2:10-cv-00304 David M. Johnson v. KeyBank National Associaton (CTO Final)	03/18/2010	04/02/2010
	WIW/3:10-cv-00182 Pamela Harris v. Associated Banc-Corp. (Transfer)	04/23/2010	08/09/2010
	WVS/3:11-cv-00220 Clay et al v. City Holding Company et al (CTO Final)	04/05/2011	04/19/2011

	WVS/6:11-cv-00237 Stillion et al v. United Bank, Inc. et al (CTO Final)	04/12/2011	04/21/2011
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